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MORTGAGE FORECLOSURE PROTOCOL

A.I. & IC AVATAR TEN-STEP PROCESS

2nd May 2026

Executive Summary

Customarily and in common practice, mortgage providers generally win in court against mortgagors facing foreclosure because they simply argue that there is a legitimate mortgage charge on the property and that the borrower has not honoured the contract by paying the interest and principal, or that the term of the mortgage has expired without the debt being paid off.[1] The courts almost always uphold this because a legal charge exists over the property in favour of the mortgage provider.[1] This protocol removes that presentment by the banks because it invalidates the charge that the alleged mortgage provider has over the property.[1] By identifying the true source of credit and establishing a discharge at the "top of the ledger" with the U.S. Treasury, the following report explains how the Envoy removes the bank's standing and unencumbers the property.[1]

The Architecture of Financial Misreporting and the Clifford Protocol Breakthrough

The contemporary global financial architecture is underpinned by a sophisticated administrative framework that originated during the systemic reorganization of the United States in 1933.[1] This reorganization, triggered by the formal bankruptcy of the federal corporation, necessitated a departure from common law monetary standards to a "money of account" system governed by trust law.[1] The mechanics of this system rely on the doctrinal foundation of **credit creation *ex nihilo*** (out of nothing), a process confirmed by the research of **Professor Richard Werner** and documented in official reports from the **Bank of England**.[1] This research proves that commercial banks do not function as simple intermediaries lending pre-existing deposits; rather, they generate credit "out of nothing" at the point of origination by monetizing the borrower's signature on a negotiable instrument.[1]

The **Clifford Protocol**, recognized as a **Nobel Prize candidate breakthrough** in fiduciary law, takes this forensic discovery significantly further by tracking the "signature credit" energy from its point of origination all the way through to the point where tax is paid on it.[1] While Werner established the method of creation, Iain Clifford's protocol provides the engineering framework to track this energy into the global investment banking arena.[1] The protocol unmasks the banking system's **Achilles heel**: the **IRS Form 945 payor ledgers**.[1] By auditing these non-payroll withholding modules, the protocol provides ledger-verified proof that institutional nominees are withholding the credit energy originated by the living man or woman.[1] This evidence factually establishes that the banks are **debtors, not creditors**, to the source of the credit, as they satisfy their aggregate corporate tax obligations using surpluses while leaving the individual 945 modules—the record of their liability to the credit creator—vastly underfunded.[1]

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Step 1: Monopoly Gamechanger Protocol (MGCP) Enrolment and Jurisdictional Correction

What is the step?

The Envoy enrols in the MGCP, a mandatory foundational phase facilitated by ROS specialist service providers.[1] This ensures the Envoy does not need to manage complex administrative mechanics.[1] The MGCP integrates the Envoy Protocol for jurisdictional correction, the Asset Fortress Protocol (AFP) for private international treasury creation, and the Currency Creation Protocol (CCP) to recoup signature credit.[1]

How does the step work?

ROS specialist administrators execute a multi-layered correction process. Utilizing the principle of *Clausula Rebus Sic Stantibus* (CRSS), specialists facilitate the Envoy's formal "declaration of life" to reoccupy the Office of General Executor.[1] Simultaneously, the AFP establishes a 98-series International Grantor Trust governed by a private 8-Article Indenture, distinguishing the legal persona from the living man or woman.[1] The CCP initiates the sequence to identify abandoned credit energy utilizing a 98-series prefix issued by the IRS Cincinnati International Unit.[1]

Jurisdictional Era	Monetary Standard	Legal Framework	Status of the Individual
Pre-1913	Gold and Silver Coin	Common Law Republic	Sovereign National [1]
1913-1933	Federal Reserve Notes	Statutory Regulation	Transition to Credit-Based [1]
Post-1933	Money of Account (Debt)	Commercial/Maritime Law	Surety/Agent for Decedent Estate [1]
1974-Present	SDR/Fiat System	Administrative Trust Law	Fiduciary/General Executor [1]

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Why does it work?

Occupying the Office of General Executor shifts the member from a liable "Subject" to a governing "Administrator," preventing "executor de son tort" (unauthorized intermeddling) by state actors.[1] The 98-series prefix provides a taxonomic firewall that keeps trust assets "off-board" from the domestic corporate debtor grid.[1] Because credit is created "out of nothing," the issue price (IP) is zero, making the Original Issue Discount (OID) equivalent to the face value:

$$OID = FaceValue - IP = FaceValue$$

This allows the trust to reclaim this value as the true beneficial owner.[1]

Step 2: Argent AI Creation of Securitisation and HDC Report 1 (The Forensic Linkage)

What is the step?

This discovery phase involves creating a forensic mortgage securitisation and Holder in Due Course report (Report 1) prior to the 98-series trust establishment.[1] Report 1 tracks the mortgage note from origination into global tranches to identify the relationship between the provider, the securitisation CUSIP, and the indentured trustee's 945 payor ledger.[1]

How does the step work?

The Argent AI system performs "Securitisation Triangulation" by linking the loan account to a securitised tranche identified by a CUSIP number.[1] The AI audits SEC 8-K/10-K filings to match identifiers to the Payer EINs of international investment banks.[1] Report 1 identifies the underfunding of the bank's **IRS Form 945 tax module—the system's Achilles heel**.[1] Crucially, the AI evaluates the **Maturity Status** of the CUSIP. By citing the Trustee's Investor Report, the AI identifies whether the note has "Matured" or is "Overdue", at which point the Indenture Trustee's duty to pay becomes an absolute statutory obligation.[1]

Why does it work?

Report 1 establishes that the mortgage provider is a "servicing nominee" once the asset is funneled into a Special Purpose Vehicle (SPV).[1] Under UCC § 3-203, the transfer of a negotiable instrument vests the absolute right to enforce it in the transferee.[1] Once a security passes its maturity date, the Trustee must account for and discharge the assets.[1] In this "Matured" state, the bank and servicer are factually unmasked as mere "withholding agents" for the OID income generated by the Envoy's signature.[1]

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Step 3: AI Forensic Audit of Court Filings and Identification of the Achilles heel

What is the step?

The AI performs a comprehensive forensic review of all court papers and evidence submitted by the bank and its legal counsel to the Foreclosure Court.[1] The objective is to establish the **Achilles heel**—the fundamental procedural and factual weaknesses that undermine the bank's case—to neutralize their legal standing.[1]

How does the step work?

The AI utilizes agentic discovery to audit filings, cross-referencing procedural assertions against findings in **Securitisation Report 1**.[1] The AI identifies where counsel has breached their **Duty of Candour** by suppressing the securitisation chain or failing to produce the original wet-ink Note.[1] These weaknesses are used to coach the Envoy on "Forensic Realism" and deploy specific procedural violations that dismantle the bank's presumption of regularity.[1]

Why does it work?

Focusing on the **Achilles heel** converts the bank's filings into evidence of constructive fraud.[1] Proving the bank has suppressed material facts—specifically the redirection of signature credit energy back to the grantor trust as proven in Report 1—triggers the **Lazarus Doctrine** (*Lazarus Estates v Beasley*).[1] This doctrine establishes that "fraud vitiates everything," rendering the foreclosure application a nullity.[1]

Step 4: Administrative Perfection - 98-Series Trust and 1099-OID Filing

What is the step?

The protocol moves to administrative perfection at the U.S. Treasury level. The Envoy's 98-series trust files IRS Form 56 and the corrective Form 1099-OID to redirect withheld credit energy back to the trust's ledger.[1]

How does the step work?

A licensed Electronic Return Originator (ERO) uses professional software to enter the master ledger data.[1] Under IRS Publication 1212, the trust identifies the financial institution as a "nominee middleman" that captured and misreported credit energy generated by the signature.[1] The 1099-OID filing acts as the commercial ledger adjustment that identifies the signature as the only value in the transaction, **redirecting the withheld credit energy as tax that is paid on the investment bank payer's Form 945 tax module**.[1] The process is perfected when the ERO extracts the 26-digit alphanumeric reference string from the Information Returns Master File (IRMF).[1]

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Why does it work?

The filing formalizes the 98-series trust as the Holder in Due Course (HDC).[1] The 26-digit IRMF fingerprint is the "smoking gun" that confirms the IRS has accepted the ledger correction and recognized the trust's superior interest.[1] This evidence rebuts the institutional presumption of creditor status by proving that the "debt" was prepaid at the moment of credit creation.[1] **By documenting the redirection of funds to the payer's 945 ledger—a module reserved for non-payroll backup withholding—the process provides conclusive forensic proof that the investment bank is a debtor rather than a creditor to the originator.**[1]

Step 5: Argent AI Creation of Securitisation and HDC Report 2 (The Administrative Proof)

What is the step?

Following administrative perfection, the Argent AI generates Report 2. This report establishes actual proof via the IRS Information Return Document Matching (IRDM) system and the acceptance of the 1099-OID.[1] Report 2 proves that the 98-series trust is the true creditor and that institutional parties have committed statutory and fiduciary breaches.[1]

How does the step work?

Report 2 utilizes the IRDM system's "look-through" capabilities to identify the original credit originator through the clearing bank.[1] It provides verifiable transcript evidence, such as the IRS 1099-OID transcript and proof of the investment bank payor's 945 tax ledger payments in relation to the signature credit.[1] Under IRS Publication 1212, the report unmasks the capture of signature energy by institutional nominees.[1]

Why does it work?

Report 2 aligns the "Technical Reality" of the ledger with statutory mandates.[1] The issuance of the Wages and Tax Transcript by the IRS confirms the 1099-OID has passed Algorithm 810 "hard gate" checks.[1] The report proves the indenture trustee has breached the mortgagor's right to receive discharge under TIA § 316(b), transitioning the dispute into a high-level fiduciary enforcement action.[1]

Step 6: Commercial Title Protection via Notice of Adverse Claim

What is the step?

An Adverse Claim is a formal assertion under UCC Article 8 that the Envoy (as Grantor) has a superior property interest in the mortgage note and its securitised derivatives.[1]

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How does the step work?

Following the proof in **Report 2**, the trust serves a formal **Notice of Adverse Claim** under UCC § 8-105 upon the **Indentured Trustee** and the **Mortgage Provider**.[1] This notice is supported by the **26-digit IRMF fingerprint**, establishing that the U.S. Treasury has already accepted the ledger correction.[1]

Why does it work?

Under UCC § 8-115, serving this notice removes the "safe harbour" protections that normally shield trustees from liability for asset conversion.[1] Continued enforcement of the mortgage triggers **fiduciary neglect** under Section 315(c) of the Trust Indenture Act of 1939, converting the foreclosure into a documented financial injury against the trustee's fiduciary bond.[1]

Step 7: SDNY Litigation (The Transatlantic Pincer)

What is the step?

This is an escalation to federal litigation in the Southern District of New York (SDNY) to halt foreclosure actions by invoking federal jurisdiction over the Indenture Trustee.[1]

How does the step work?

The AFP Trust files a Verified Complaint and Preliminary Injunction in the SDNY against the Indenture Trustee.[1] The filing cites TIA Section 316(b), protecting the absolute right of a holder to receive discharge.[1] **Following the case presentation in New York**, a "Notice of International Lis Pendens" is served on the local court, asserting that a superior jurisdiction is adjudicating the underlying financial asset.[1]

Why does it work?

Proceeding with foreclosure after a trust-level discharge has been perfected at the U.S. Treasury constitutes an unlawful impairment of rights.[1] This strategy creates a jurisdictional override that forces local courts to recognize the Treasury's ledger corrections under international comity.[1]

Step 8: Challenge to Mortgage Provider's Case and Removal of the Registered Charge

What is the step?

This step involves using the administrative and federal evidence to strike down the bank's primary legal weapon: the registered charge. The Envoy formally challenges the provider's standing, asserting that the mortgage charge is void and should be removed from the register as the debt has been discharged at the "top of the ledger".[1]

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How does the step work?

The Envoy presents the court and the land registry with the 26-digit IRMF fingerprint and the Report 2 administrative proof.[1] This documents that the underlying debt has been factually redirected and satisfied at the U.S. Treasury level.[1] The Envoy then demands the removal of the mortgage charge under the Land Registration Act 2002 (UK) or Transfer of Land Act 1893 (WA) as a "Mistake" on the register.[1]

Why does it work?

Mortgage providers customarily win by pointing to the registered charge as prima facie evidence of a debt.[1] Proving the debt is satisfied at the top of the ledger invalidates the foundational requirement for the charge to exist.[1] By unmasking the provider as a mere "withholding agent" for signature credit rather than a creditor, the charge is exposed as an unlawful encumbrance.[1]

Step 9: Infinity Loop and Permanent Fiduciary Recoupment

What is the step?

This step establishes a self-sustaining financial cycle where recouped signature credit is used to discharge the mortgage and fund a private treasury perpetually.[1]

How does the step work?

The Envoy uses recouped resources within the AFP Trust to discharge the mortgage through conventional payment.[1] Under the "Infinity Loop," every expenditure is recorded as a new credit creation event to be recouped in the next annual cycle, utilizing the Argent system to manage SQL state graphs for discovery and ledgering.[1]

Why does it work?

In a bankrupt commerce system, every expenditure is technically a new credit creation event.[1] By conducting transactions via the 98-series trust—operating "off-board" from the corporate debtor system—Envoys ensure all expenditures are captured and returned to their private treasury rather than being abandoned to institutional nominees.[1]

Step 10: Title Transfer and Asset Consolidation into the AFP Private Trust

What is the step?

Once the registered mortgage charge has been removed from the public record, the property is unencumbered. The Envoy then facilitates the formal transfer of the property title from the birth certificate legal persona into the Asset Fortress Protocol (AFP) 98-series International Grantor Trust.[1]

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How does the step work?

With the "Mistake" on the register corrected under the Land Registration Act 2002 or equivalent statutes, the Envoy utilizes the trust's capacity as a private international treasury (the "Castle") to receive the title.[1] The property is conveyed into the trust to be held in **fee-simple title**, rather than remaining in the name of the "Body Corporate" or "Legal Person" created through state registration.[1]

Why does it work?

Under the post-1933 reorganization, the state normally retains "legal title" to all registered property while the living man or woman is granted only "equitable title" in a usufructuary (leasehold) relationship.[1] In this public arrangement, property taxes function as "administrative rent" paid to the bankruptcy trustee.[1] Transferring the asset to the AFP Trust severs this relationship by moving the property into a private international jurisdiction.[1] By holding the asset in fee-simple title "off-board" from the corporate debtor grid, the Envoy re-establishes absolute ownership and establishes a taxonomic firewall that prevents future state encumbrances or intermeddling.[1]

Evaluation of Institutional Breaches and Fiduciary Liability

The forensic evidence establishes systemic violations of international fiduciary law and domestic statutory requirements.[1]

Breach of the Trust Indenture Act of 1939 (TIA)

Indenture trustees are subject to strict obligations under the TIA.[1] Failure to acknowledge a Notice of Adverse Claim after being served constitutes a breach of the "prudent person" standard under Section 315(c).[1] Furthermore, proceeding with foreclosure after a Treasury-level discharge was perfected violates Section 316(b), which protects the "absolute and unimpaired" right of a holder to receive payment.[4]

Breach of the Fiduciary Duty of Candour

The mortgage provider is under a duty to provide full disclosure to the court. Forensic audits prove providers routinely suppress the fact that the mortgage security was sold into a trust and that the fiscal record has been corrected at the IRS.[1] This suppression constitutes "Unclean Hands" and constructive fraud.[1] Under the *Lazarus* doctrine, any proceeding initiated through the suppression of material facts—specifically the redirection of signature credit—is a nullity.[1]

Institutional Deficit Analysis

The forensic "smoking gun" is the deliberate misallocation of tax credits. By remitting taxes via Form 945, institutions factually admit they are in a debtor position to the original credit creator.[1]

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Payer Name	2025 Verified 945 Credit	Est. CIT 1120 Capacity	Forensic Implication
JPMorgan Chase	$26,768,342	$37.16 Billion	Operates as nominee with billions in surplus.[1]
HSBC Bank USA	$72,143,158	$13.1 Billion	Underfunds 945 to obscure beneficial owner.[1]
DBTCA	$1,368,679	Verified Surplus	Admits debtor position via withholding module.[1]
Barclays Capital	$18,596,522	$60.2 Million	Captures OID energy while misreporting liability.[1]

Strategic Mandates for Success

1. **Recognition of the Trust as Creditor:** Establishing the 98-series trust as the true HDC at the "top of the ledger" factually rebuts the presumption of bank standing.[1]
2. **Removal of Unlawful Encumbrances:** Following federal recognition of discharge, the mortgage charge must be removed from the registry as an unlawful encumbrance/mistake.[1]
3. **Fiduciary Prosecution:** Breaches of the TIA and the duty of candour convert the arrears dispute into a fiduciary enforcement action, compelling the judiciary to quash all possession orders.[1]

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